

# FMCA Assist

## FREQUENTLY ASKED QUESTIONS

### When Should I Call FMCAssist?

- Always contact 911 first in any emergency.
- Anytime a physician has advised that you or your covered family member is in need of emergency medical transportation.
- Anytime you or your covered family member has been **admitted as an inpatient** at a hospital, or anytime you feel you may need future assistance with transportation due to a medical situation.
- Anytime you have general questions about your coverage and the services available through FMCAssist.

### What Happens When I Call FMCAssist?

- If immediate assistance is required, we will request that you provide **your name** and **FMCA member** number in order to take the next necessary actions.
- We will obtain details of your current situation and add a notation to your profile.
- If assistance is not required immediately, we will ask you to call us back if/when assistance becomes necessary.
- We will answer any questions you have about your coverage benefits.

### What Is FMCAssist Unable To Do?

- FMCAssist is not medical coverage and will not pay your medical bills.
- We cannot perform medical management or provide guidance to your treating physicians.
- We cannot discuss or coordinate medical insurance coverage or medical benefits.
- We cannot coordinate roadside assistance. (*You may have other coverage for this service.*)
- We cannot discuss your medical condition or transportation arrangements with your family members (unless specifically authorized by you) or with any other member of FMCA.



**AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK**

Program our number into your phone or tablet!

[www.fmca.com/fmca-assist](http://www.fmca.com/fmca-assist)

**FMCA**  
Your RVing Family



## Your Benefits

The following benefits are included in your coverage and are provided worldwide while on a Trip. To view the Full Schedule of Benefits for U.S. and Canadian residents, visit [www.fmca.com/fmca-assist](http://www.fmca.com/fmca-assist).

### Medical Evacuation and Repatriation

This benefit provides coverage if while on a trip, a covered person is injured or becomes sick and the treating physician determines that emergency transportation to a hospital for appropriate medical care and treatment or to their primary residence is required. The emergency transportation must be arranged by the Assistance Services Administrator Europ Assistance.

### Family Travel Expense

If while on a trip, a covered person requires a Medical Evacuation or Repatriation, and the attending Physician recommends that a family member be at their side, this benefit provides coverage for the travel expense of that family member to be with the covered person.

### Return of Dependent Children

If while on a trip, a covered person is injured or becomes sick and requires a hospital stay making them unable to care for an accompanying dependent child, this benefit provides coverage to return their dependent child to return to their primary residence. The transportation must be arranged by

the Assistance Services Administrator Europ Assistance. For this Return of Dependent Children Benefit only, dependent child includes any child under the age of 18 traveling as a guest of the primary insured person regardless of the child's relationship to the primary insured person.

### Return Home

If while on a trip, a covered person is injured or becomes sick and a physician determines they are unable to continue traveling, this benefit provides coverage to return them to their permanent primary residence. It also provides coverage to return any dependents who are travelling with the them to the covered person's permanent primary residence. The transportation must be arranged by the Assistance Services Administrator Europ Assistance.

### Return of Mortal Remains

If while on a trip, a covered person passes away due to an injury or sickness, this benefit provides coverage for the covered expenses to return their remains to their permanent primary residence. The transportation must be arranged by the Assistance Services Administrator Europ Assistance.

### Return of Recreational Vehicle\*

If while on a trip, a covered person is injured or becomes sick and a physician deems them unable to drive the recreational vehicle to their permanent primary residence and/or no one traveling with the covered person is capable or competent to drive the recreational vehicle, this benefit provides coverage



for eligible expenses to return the recreational vehicle (as well as any additional private passenger automobile, trailer, or travel trailer that is legally hitched to their recreational vehicle at the time of the accident or sickness) to their permanent primary residence. The transportation must be arranged by the Assistance Services Administrator Europ Assistance.

## Return of Private Passenger Automobile\*

If while on a trip, a covered person is injured or becomes sick and requires Medical Evacuation or Repatriation and/or is unable to drive their private passenger automobile to their permanent primary residence, this benefit provides coverage for eligible expenses to have the private passenger automobile returned to their permanent primary residence. The transportation must be arranged by the Assistance Services Administrator Europ Assistance.

## Pet Return

If while on a trip, a covered person is injured or becomes sick and is unable to care for their cat or dog, this benefit provides coverage to return the cat or dog to an authorized caregiver. The pet must have current/up to date vaccinations as required by law to be eligible. The transportation must be arranged by the Assistance Services Administrator Europ Assistance.

## Prescription Medication and Glasses Replacement

If while on a trip, a covered person misplaces their medical prescription or damages their eyeglasses or contact lenses and requires replacement, this benefit provides coverage for the shipping of the item. Arrangements for the shipping must be coordinated by Europ Assistance .

## Accidental Death and Dismemberment

This benefit provides coverage for a covered person's accidental death or dismemberment. The covered Loss must occur within 1 year after the accident.

## Emergency Cash

If while on a trip, a mechanical breakdown to a covered person's private passenger automobile or recreational vehicle occurs and continued travel is not possible, this benefit provides a daily cash payment for the cost of food and temporary lodging until travel continuation becomes possible.

## Emergency Room Cash

If while on a trip, a covered person is injured and needs to obtain treatment in an emergency room of a hospital, this benefit provides a daily cash payment.

\*These benefits do not apply to vehicles located outside of North America.

In regard to the Accidental Death, Emergency Cash, and Emergency room cash benefits you may report the claim to Europ Assistance, but you may also report claims directly to Chubb for expedited handling:

CHUBB Insurance Company  
Accident & Health Claims  
P.O. Box 5124  
Scranton, PA 18505  
ACEAandHClaims@Chubb.com  
Customer Service : 1-800-336-0627

For medical referrals, evacuation, repatriation, vehicle return or other services please call:

Europ Assistance  
Chubb Travel Assistance Program  
877-352-0785 (Inside the USA)  
877-350-3532 (Canada)  
1-202-659-7803  
(Outside the USA Call Collect)  
OPS@europassistance-usa.com

